

## **EXHIBIT Z**

M. GARNI

HISTORICAL CREDITED RATES (PAGE 1)

ISSUE YEAR & (ILLUS. RATE)	1943-1944	1944-1945	1945-1946	1946-1947	1947-1948	1948-1949	1949-1950	1950-1951	1951-1952	1952-1953	1953-1954	1954-1955	1955-1956	1956-1957	1957-1958	1958-1959	1959-1960	1960-1961	1961-1962	1962-1963	1963-1964	1964-1965	1965-1966	1966-1967	1967-1968	1968-1969	1969-1970	1970-1971	1971-1972	1972-1973
Prior to 1933	.0250	.0250	.0250	.0250	.0250	.0250	.0250	.0250	.0250	.0250	.0250	.0250	.0250	.0250	.0250	.0250	.0250	.0250	.0250	.0250	.0250	.0250	.0250	.0250	.0250	.0250	.0250	.0250	.0250	.0250
1933-1941	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280
1942-1947	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280
1948-1959	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280
1960-1964	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280
1965-1969	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280
1970-1973	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280

For each issue year, the highest available policy loan rate has been shown.  
(5% through 1969, 6% for 1970 through 1973).

Notice: "Production and Use Subject to Case Management and Protective  
Orders in MDC No. 1091, United States Dist. Ct.,

M069702170274

M. GARNI

HISTORICAL FIXED RATES (PRICE 1)

ISSUE YEAR & (ILLUS. RATE)	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993
Prior to 1935	.0490	.0490	.0515	.0515	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535
1935-1941	.0490	.0490	.0515	.0515	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535
1942-1947	.0490	.0490	.0515	.0515	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535
1948-1959	.0490	.0490	.0515	.0515	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535
1960-1964	.0490	.0490	.0515	.0515	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535
1965-1969	.0490	.0490	.0515	.0515	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535	.0535
1970-1972	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1973 (.0475)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1974 (.0500)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1975 (.0500)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1976 (.0525)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1977 (.0525)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1978 (.0545)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1979 (.0555)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1980 (.0555)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1981 (.0590)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1982 (.0700)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1983 (.0835)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1984 (.0835)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1985 (.0950)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1986 (.1000)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1987 (.1000)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1988 (.1000)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1989 (.1000)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1990 (.1000)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1991 (.1000)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1992 (.0945)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545
1993 (.0860)	.0500	.0500	.0525	.0525	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545	.0545

For each issue year, the highest available policy loan rate has been shown.  
(5% through 1969, 8% for 1970 through 1977, 9% for 1978 through 1981, and adjustable thereafter).

Prepared by PL Rates and Values  
PL Financial Management  
Patricia Querin

Notice: "Production and Use Subject to Case Management and Protective  
Orders in MDL No. 1091, United States Dist. Ct."

M069702170275

M. GARNI

MDL 1091  
CONFIDENTIAL-PROPRIETARY

ISSUE YEAR & (ILLUS. RATE)	1994	1995	1996	1997
Prior to 1933	.0720			
1933-1941	.0720			
1942-1947	.0720			
1948-1959	.0720			
1960-1964	.0720			
1965-1969	.0720			
1970-1972	.0730			
1973 (.0475)	.0750			
1974 (.0500)	.0750			
1975 (.0500)	.0750			
1976 (.0500)	.0750			
1977 (.0525)	.0750			
1978 (.0565)	.0755			
1979 (.0565)	.0755			
1980 (.0565)	.0755			
1981 (.0565)	.0755			
1982 (.0720)	.0825			
1983 (.0855)	.0825			
1984 (.0855)	.0825			
1985 (.0855)	.0825			
1986 (.1000)	.0825			
1987 (.1000)	.0825			
1988 (.1000)	.0825			
1989 (.1000)	.0825			
1990 (.1000)	.0825			
1991 (.1000)	.0825			
1992 (.0945)	.0825			
1993 (.0800)	.0825			
1994 (.0825)	.0825			

For each issue year, the highest available policy loan rate has been shown.  
(5% through 1969, 6% for 1970 through 1977, 8% for 1978 through 1991, and adjustable thereafter).

Prepared by: PJ Rates and Values  
PJ Financial Management  
Patricia Garlin  
April 11, 1994

Notice: "Production and Use Subject to Case Management and Protective  
Order in MDL No. 1091, United States Dist. Ct."

M069702170276

## MetLife's Historical Credited Dividend Rates

Year and (Illustrative Rate %)	1977 %	1979 %	1981 %	1983 %	1985 %	1987 %	1989 %	1991 %	1993 %	1995 %
1976 (5.25%)	5.25	5.45	5.45	6.5	7.1	7.15	8.7	8.9	7.15	7.3
1977 (5.25%)	5.25	5.45	5.45	6.5	7.1	7.15	8.7	8.9	7.15	7.3
1978 (5.45%)	5.45	5.65	5.65	6.6	7.3	7.35	9.0	9.2	8.1	7.35
1979 (5.65%)	5.65	5.85	5.85	6.8	7.3	7.35	9.0	9.2	8.1	7.35
1980 (6.05%)	6.05	6.35	6.35	7.0	7.3	7.35	9.0	9.2	8.1	7.35
1981 (6.50%)	6.50	6.80	6.80	7.2	7.3	7.35	9.0	9.2	8.1	7.35
1982 (7.20%)	7.20	7.50	7.50	7.2	7.3	7.35	10.0	10.0	8.1	7.35
1983 (8.55%)	8.55	8.85	8.85	9.5	9.5	9.55	10.0	10.0	8.1	7.35
1984 (9.50%)	9.50	9.80	9.80	9.5	9.5	9.55	10.0	10.0	8.1	7.35
1985 (10.0%)	10.0	10.3	10.3	10.0	10.0	10.0	10.0	10.0	8.1	7.35
1986 (10.0%)	10.0	10.3	10.3	10.0	10.0	10.0	10.0	10.0	8.1	7.35
1987 (10.0%)	10.0	10.3	10.3	10.0	10.0	10.0	10.0	10.0	8.1	7.35
1988 (10.0%)	10.0	10.3	10.3	10.0	10.0	10.0	10.0	10.0	8.1	7.35
1989 (10.0%)	10.0	10.3	10.3	10.0	10.0	10.0	10.0	10.0	8.1	7.35
1990 (10.0%)	10.0	10.3	10.3	10.0	10.0	10.0	10.0	10.0	8.1	7.35
1991 (10.0%)	10.0	10.3	10.3	10.0	10.0	10.0	10.0	10.0	8.1	7.35
1992 (9.45%)	9.45	9.75	9.75	10.0	10.0	10.0	10.0	10.0	8.1	7.35
1993 (8.80%)	8.80	9.10	9.10	10.0	10.0	10.0	10.0	10.0	8.1	7.35
1994 (8.25%)	8.25	8.55	8.55	10.0	10.0	10.0	10.0	10.0	8.1	7.35
1995 (8.25%)	8.25	8.55	8.55	10.0	10.0	10.0	10.0	10.0	8.1	7.35
1996 (8.00%)	8.00	8.30	8.30	10.0	10.0	10.0	10.0	10.0	8.1	7.35

How to Interpret this chart:

The column on the left, under the heading of Year and Illustrative Rate, shows the illustrative rate for the year the policy was issued. Follow across the row (left to right) for the amount that was actually credited to the policy. For instance, a policy issued in 1978 had an illustrative rate of 5.45%, which continued through 1977, increased to 5.65% in 1978 and 1979, increased to 6.10% for 1980 and 1981, etc.

(FOR INTERNAL USE ONLY)

XXXXXX(888888)M/LIC/LD

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